

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
GAINESVILLE DIVISION**

In re:

MELISSA KAY VAN METER

Debtor(s)

Case No. G23-21240-JRS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Nancy Whaley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/02/2023.
- 2) The plan was confirmed on 04/03/2024.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/13/2025, 07/24/2025, 08/20/2025.
- 5) The case was dismissed on 08/21/2025.
- 6) Number of months from filing or conversion to last payment: 17.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,497.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,418.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$7,418.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,232.55
Court Costs	\$0.00
Trustee Expenses & Compensation	\$520.97
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,753.52**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1ST FRANKLIN FINANCIAL CORPOR ^A	Secured	6,410.00	6,606.43	6,606.43	1,330.43	363.00
CAPITAL ONE BANK (USA), N.A. BY ^A	Unsecured	461.00	472.82	472.82	0.00	0.00
CAPITAL ONE BANK (USA), N.A. BY ^A	Unsecured	473.00	487.14	487.14	0.00	0.00
FIRST INVESTORS SERVICING CORP ^C	Secured	13,928.00	14,115.25	14,115.25	1,400.76	889.16
LVNV FUNDING, LLC	Unsecured	1,523.00	1,523.79	1,523.79	0.00	0.00
LVNV FUNDING, LLC	Unsecured	669.00	318.73	318.73	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	547.84	547.84	0.00	0.00
PINK DOGWOOD 13, LLC	Unsecured	1,450.00	1,271.05	1,271.05	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	3,479.00	3,479.73	3,479.73	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	695.00	695.00	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,213.00	1,213.00	1,213.00	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,213.00	1,213.00	1,213.00	0.00	0.00
SCHEDULED CREDITOR	Unsecured	1,516.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Priority	0.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Priority	0.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	900.00	NA	NA	0.00	0.00
W.S. BADCOCK CORPORATION	Secured	4,407.00	4,407.05	4,407.05	473.73	207.40
WINDSTREAM 486 HC-1116	Unsecured	NA	119.66	119.66	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,115.25	\$1,400.76	\$889.16
All Other Secured	\$11,013.48	\$1,804.16	\$570.40
TOTAL SECURED:	\$25,128.73	\$3,204.92	\$1,459.56
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,341.76	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,753.52</u>
Disbursements to Creditors	<u>\$4,664.48</u>
TOTAL DISBURSEMENTS :	<u>\$7,418.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/17/2025

By: /s/ Nancy Whaley

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF SERVICE

Case No. G23-21240-JRS

I certify that on this day I caused a copy of this Trustee's Final Report to be served via United States First Class Mail with adequate postage prepaid on the following parties at the address shown for each:

Debtor(s):

MELISSA KAY VAN METER
8 IVEY HOLLOW CIRCLE
DAWSONVILLE, GA 30534

I further certify that I have on this day electronically filed the foregoing Trustee's Final Report using the Bankruptcy Court's Electronic Case Filing program, which sends a notice of this document and an accompanying link to this document to the following parties who have appeared in this case under the Bankruptcy Court's Electronic Case Filing program:

Attorney for the Debtor(s):

SAEDI LAW GROUP, LLC

This the 17th day of September, 2025.

/s/_____

Nancy Whaley
Standing Chapter 13 Trustee
State Bar No. 377941
303 Peachtree Center Avenue
Truist Garden Offices, Suite 120
Atlanta, GA 30303
678-992-1201